



National Catastrophe Team

P.O. Box 672041
Dallas, Texas 75267
Phone: (800) 547-8676
Fax: (877) 292-9527

Insured:
Property:

Home:

Home:
E-mail:

Claim Rep.: Harrison Butler
Business: P.O Box 672041
Dallas, TX 75267

Business: (800) 347-8517
E-mail: Claims@Claims.Allstate.com

Estimator: Harrison Butler
Business: P.O Box 672041
Dallas, TX 75267

Business: (800) 347-8517
E-mail: Claims@Claims.Allstate.com

Claim Number: [REDACTED] **Policy Number:** [REDACTED]
Insurance Company: Allstate Indemnity Company

Type of Loss: Windstorm and Hail

Date Contacted: 7/3/2022 2:51 PM
Date of Loss: 2/22/2022 9:00 PM
Date Inspected: 7/2/2022 6:21 PM
Date Est. Completed: 7/6/2022 10:18 AM

Date Received: 6/28/2022 1:44 PM
Date Entered: 7/3/2022 10:58 AM

Price List: TXDF8X_JUL22
Restoration/Service/Remodel
Estimate: [REDACTED]

Allstate is dedicated to providing you with outstanding service throughout the claim-handling process. If you have any questions regarding this estimate or if additional damage is found during the repair process, please contact us at (800) 347-8517. Please also contact us at (800) 347-8517 if there are differences or discrepancies between our estimate and the estimate provided by your repair person of choice. Please be prepared to provide us with your repair person's estimate and all information and documentation relating to any differences or discrepancies.

Thank you,

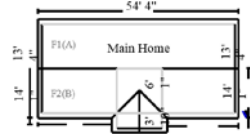
—Harrison Butler

Your guide to reading your adjuster summary.*

Insured: John Smith
Property: 1234 Oak Street
Anytown, Anystate 12345

Home: (123) 123-4567
Business: (123) 123-4567

A Claim Number: 1234567890 **Policy Number:** 000000123456789 **Type of Loss:** Wind Damage



Roof								
Main Home								
			1588.42 Surface Area			15.88 Number of Squares		
			173.41 Total Perimeter Length			65.71 Total Ridge Length		
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
1. Remove 3 tab-25 yr. - composition shingle roofing - incl. felt	15.88SQ	53.97	857.04	0/25 yrs	Avg.	NA	(0.00)	857.04
2. 3 tab-25 yr.-comp. shingle roofing - w/out felt	18.33SQ	219.11	4,016.29	2/25 yrs	Avg.	8%	(165.16)	3,851.13
3. Roofing felt-15 lb.	15.88SQ	32.88	522.13	2/20 yrs	Abv. Avg.	10%	(15.98)	506.15
Total: Roof			5,395.46				181.14	5,214.32

Bedroom								
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
4. R&R 1/2" drywall-hung, taped, floated, ready for paint	685.47SF	3.25	2,248.34	2/150 yrs	Avg.	1.33%	(7.04)	2,241.30
5. Seal/prime then paint the walls and ceiling (2 coats)	685.47SF	.90	616.12	2/15 yrs	Avg.	13.33%	(13.71)	603.21
6. Haul debris-per pickup truck load-including dump fees	1.00 EA	147.92	147.92	0/NA	Avg.	NA	(0.00)	147.92
Total: Bedroom			3,013.18				20.75	2,992.43

Contents								
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
7. Queen Serta Perfect Sleeper Regal Suite Double Sided Plush Mattress US Mattress-4/9/2018	1.00 EA	799.00	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
Orig. Desc.- Queen Serta Perfect Sleeper Suite								
Total: Contents			799.00				47.94	751.06

K Summary for Dwelling Summary for All Items

Line Item Total	8,408.64
Material Sales Tax	199.85
General Contractor Overhead	860.85
General Contractor Profit	860.85

Replacement Cost Value	\$10,330.19
Less Depreciation	(201.89)

Actual Cash Value	\$10,128.30
Less Deductible	(500.00)

Net Claim	\$9,628.30
------------------	-------------------

Total Recoverable Depreciation	201.89
--------------------------------	--------

Net Claim if Depreciation is Recovered	\$9,830.19
---	-------------------

Summary for Contents Summary for All Items

Line Item Total	799.00
Material Sales Tax	55.93

Replacement Cost Value	\$854.93
Less Depreciation	(47.94)

Actual Cash Value	\$806.99
--------------------------	-----------------

Net Claim	\$806.99
Total Recoverable Depreciation	47.94

Net Claim if Depreciation is Recovered	\$854.93
---	-----------------

© Xactware

LF = Linear Feet SQ = 100 Square Feet SF = Square Feet SY = Square Yard EA = Each

*This is a sample guide to your adjuster summary

©2018 Allstate Insurance Company. allstate.com 09/2018

- A. CLAIM NUMBER**
The claim number assigned to your loss.
- B. DAMAGE LOCATION**
The area that has been damaged.
- C. UNIT COST**
This amount reflects the cost of an item.
- D. REPLACEMENT COST VALUE**
Cost to repair or replace covered property damages.
- E. ACTUAL CASH VALUE**
This amount reflects the Replacement Cost Value less the amount of any Depreciation.
- F. DEPRECIATION**
This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.
- G. CONDITION**
The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.
- H. AGE**
This represents the age and average life expectancy of the particular line item at the time of loss.
- I. REPAIR OR REPLACE ACTIONS**
Describes the repairs and/or replacement materials and actions.
- J. DAMAGE LOCATION TOTALS**
Total before adding any applicable taxes and/or depreciation.
- K. SUMMARY OF INVOLVED COVERAGE**
The involved policy coverage for the damaged area.
- L. CONTRACTORS OVERHEAD AND PROFIT**
When appropriate, general contractors overhead and profit may be included to account for the services of a general contractor
- M. TOTAL WITH TAX**
The total estimate with any applicable tax and/or overhead and profit.
- N. DEDUCTIBLE APPLIED**
Reflects the applicable policy deductible applied.
- O. RECOVERABLE DEPRECIATION**
Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.
- P. SALES TAX**
Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.
- Q. NET CLAIM FOR INVOLVED COVERAGE**
The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.

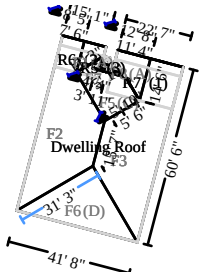


National Catastrophe Team

P.O. Box 672041
Dallas, Texas 75267
Phone: (800) 547-8676
Fax: (877) 292-9527

Source - EagleView Roof

Source - EagleView Roof



Dwelling Roof

2807.19 Surface Area
233.77 Total Perimeter Length
102.67 Total Hip Length
28.07 Number of Squares
40.87 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. R&R Rain cap - 6"	1.00 EA	47.72	47.72	0/35 yrs	Avg.	0%	(0.00)	47.72
2. R&R Roof vent - turtle type - Metal	1.00 EA	68.35	68.35	0/35 yrs	Avg.	0%	(0.00)	68.35
3. Remove Laminated - comp. shingle rfg (per SHINGLE)	37.00 EA	7.01	259.37	0/30 yrs	Avg.	NA	(0.00)	259.37
This is for: Front 13 damaged shingles Left 10 damaged shingles Rear 4 damaged shingles Right 10 damaged shingles								
4. Laminated - comp. shingle rfg (per SHINGLE)	37.00 EA	16.37	605.69	0/30 yrs	Avg.	0%	(0.00)	605.69
This line item includes an allowance of \$107.62 per square, which reflects current market values in your area. Market prices were verified by Material Supply Warehouse (MSW). While you or your contractor are under no obligation to use this supplier, MSW allows you or your contractor of choice to have materials delivered to your home for installation. For more information on MSW, please visit www.materialsupplywarehouse.com , or contact them at info@materialsupplywarehouse.com , or 888-508-5009.								
Totals: Dwelling Roof			981.13				0.00	981.13
Total: Source - EagleView Roof			981.13				0.00	981.13
Total: Source - EagleView Roof			981.13				0.00	981.13

Dwelling

Gutters - All Elevations

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
5. R&R Gutter / downspout - aluminum - up to 5"	191.00 LF	8.44	1,612.04	10/25 yrs	Avg.	40%	(605.85)	1,006.19
Gutters - All Elevations								
Totals: Gutters - All Elevations			1,612.04				605.85	1,006.19

Front Elevation



National Catastrophe Team

P.O. Box 672041
Dallas, Texas 75267
Phone: (800) 547-8676
Fax: (877) 292-9527

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
6. R&R Glazing bead - Aluminum Window beading 3ft	3.00 LF	3.36	10.08	0/18 yrs	Avg.	0%	(0.00)	10.08
Totals: Front Elevation			10.08				0.00	10.08

Right Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
7. R&R Gutter / downspout - aluminum - up to 5"	30.00 LF	8.44	253.20	10/25 yrs	Avg.	40%	(95.16)	158.04
The above line item relates to damaged down spouts on this elevation.								
8. R&R Glazing bead - Aluminum Window beading 3ft	3.00 LF	3.36	10.08	0/18 yrs	Avg.	0%	(0.00)	10.08
9. Reglaze window, 1 - 9 sf	1.00 EA	78.46	78.46	0/18 yrs	Avg.	0%	(0.00)	78.46
Totals: Right Elevation			341.74				95.16	246.58

Left Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
10. R&R Gutter / downspout - aluminum - up to 5"	30.00 LF	8.44	253.20	10/25 yrs	Avg.	40%	(95.16)	158.04
The above line item relates to damaged down spouts on this elevation.								
11. R&R Window screen, 1 - 9 SF	1.00 EA	41.87	41.87	10/30 yrs	Avg.	33.33%	(12.70)	29.17
Totals: Left Elevation			295.07				107.86	187.21
Total: Dwelling			2,258.93				808.87	1,450.06

FENCE

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
12. Stain - wood fence/gate Hail damage to rear fencing.	1,752.00 SF	0.95	1,664.40	5/15 yrs	Avg.	33.33%	<554.80>	1,109.60
13. Clean with pressure/chemical spray - Light	1,752.00 SF	0.35	613.20	0/NA	Avg.	0%	(0.00)	613.20
Totals: FENCE			2,277.60				554.80	1,722.80

DEBRIS REMOVAL



National Catastrophe Team

P.O. Box 672041
 Dallas, Texas 75267
 Phone: (800) 547-8676
 Fax: (877) 292-9527

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
14. Haul debris - per pickup truck load - including dump fees	1.00	EA	146.88		0/NA Avg.	NA	(0.00)	146.88
Totals: DEBRIS REMOVAL			146.88				0.00	146.88
Line Item Totals:			5,664.54				1,363.67	4,300.87

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

0.00 SF Walls	0.00 SF Ceiling	0.00 SF Walls and Ceiling
0.00 SF Floor	0.00 SY Flooring	0.00 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	0.00 LF Ceil. Perimeter
0.00 Floor Area	0.00 Total Area	0.00 Interior Wall Area
118.99 Exterior Wall Area	0.00 Exterior Perimeter of Walls	
2,807.19 Surface Area	28.07 Number of Squares	233.77 Total Perimeter Length
40.87 Total Ridge Length	102.67 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
AA-Dwelling	3,386.94	59.79%	2,644.90	59.50%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	2,277.60	40.21%	1,800.01	40.50%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
CC-Personal Property	0.00	0.00%	0.00	0.00%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
DD-Fair Rental Value	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
FF-Fire Department Service Charge	0.00	0.00%	0.00	0.00%
LD-Land	0.00	0.00%	0.00	0.00%
RP-Replacement Provision	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	5,664.54	100.00%	4,444.91	100.00%



National Catastrophe Team

P.O. Box 672041
Dallas, Texas 75267
Phone: (800) 547-8676
Fax: (877) 292-9527

Summary for AA-Dwelling Summary for All Items

Line Item Total	3,386.94
Material Sales Tax	100.80
Replacement Cost Value	\$3,487.74
Less Depreciation	(842.84)
Actual Cash Value	\$2,644.90
Less Deductible	(2,500.00)
Net Claim	\$144.90
Total Recoverable Depreciation	842.84
Net Claim if Depreciation is Recovered	\$987.74

Harrison Butler



National Catastrophe Team

P.O. Box 672041
Dallas, Texas 75267
Phone: (800) 547-8676
Fax: (877) 292-9527

Summary for BB-Other Structures Summary for All Items

Line Item Total	2,277.60
Material Sales Tax	37.58
Cleaning Mtl Tax	1.45
Cleaning Sales Tax	50.71
Replacement Cost Value	\$2,367.34
Less Non-recoverable Depreciation	<567.33>
Actual Cash Value	\$1,800.01
Net Claim	\$1,800.01

Harrison Butler

Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

This document includes a damage estimate for your property based on Replacement Cost Value (RCV) and Actual Cash Value (ACV). The ACV estimate reflects the RCV less the amount of any depreciation. Depreciation is the decrease in value of an item due to the item's condition, which takes into consideration age, life expectancy, usage, type of item, and market factors. As your adjuster has explained, depending on your policy, you may be able to recover your depreciation upon your repair or replacement of the covered damages.

During the claim process, we asked for your assistance in establishing the age and condition of your damaged items. If you have any questions regarding the age and condition applied to your property, or any other questions regarding this estimate, please contact your adjuster.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.



National Catastrophe Team

P.O. Box 672041
Dallas, Texas 75267
Phone: (800) 547-8676
Fax: (877) 292-9527

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.

